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109.0002



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Matt Andrew Palmgren and Christian John Wypasek  
Serial No.: Not Assigned Yet  
Filed: Concurrently Herewith  
Title: METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL  
HAZARDS MODEL TO EVALUATE LOAN RISK

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Chapel Hill, North Carolina  
September 27, 2000

Assistant Commissioner for Patents  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, applicants' attorney wishes to bring to the attention of the Patent and Trademark Office the following item listed on the accompanying PTO Form 1449 (modified).

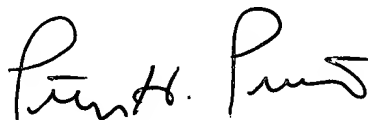
U.S. Patent

	<u>Patent No.</u>	<u>Issue Date</u>	<u>Inventor</u>
1.	5,732,400	03/24/98	Mandler et al.
2.	5,797,133	08/18/98	Jones et al.
3.	5,812,988	09/22/98	Sandretto
4.	5,930,776	07/27/99	Dykstra et al.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made, or as an admission that the information cited is

considered to be material to patentability, or that no other material information exists.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Peter H. Priest". The signature is fluid and cursive, with the first name "Peter" and last name "Priest" clearly distinguishable.

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**FORM PTO-1449 (MODIFIED)****LIST OF PUBLICATIONS FOR  
APPLICANT'S INFORMATION  
DISCLOSURE STATEMENT**

Atty. Docket No:  
Serial No:  
Applicants:  
Filing Date:  
Group:

109.0002  
Not Assigned Yet  
Palmgren et al.  
Concurrently Herewith  
Not Assigned Yet

**U.S. PATENT DOCUMENTS**

EXAMINER					FILING DATE
INITIAL	DOCUMENT NO	DATE	NAME	CLASS/SUBCLASS	IF APPROPRIATE
_____	5,732,400	03/24/98	Mandler et al.	705/26	
_____	5,797,133	08/18/98	Jones et al.	705/38	
_____	5,812,988	09/22/98	Sandretto	705/36	
_____	5,930,776	07/27/99	Dykstra et al.	705/38	

**FOREIGN PATENT DOCUMENTS**

EXAMINER					TRANSLATION	
INITIAL	DOCUMENT NO	DATE	COUNTRY	CLASS/SUBCLASS	YES	NO

**OTHER DOCUMENTS**

EXAMINER				
INITIAL	REF NO	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.		

Examiner \_\_\_\_\_

Date Considered \_\_\_\_\_

**Examiner:** Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.